

# Navigating the Entrepreneurial Ecosystem

*A Qualitative Analysis of Business Challenges and Prospects in Tunisia (2000–2026)*

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## ABSTRACT

The entrepreneurial ecosystem in North Africa is under-researched, particularly regarding the lived experiences of business owners navigating a complex and evolving socio-economic landscape. Understanding the nuanced interplay of challenges and opportunities is critical for fostering sustainable enterprise development. This study aims to explore the perceptions of Tunisian entrepreneurs regarding the key obstacles and enablers within the national business environment, and to analyse how these factors shape entrepreneurial trajectories and prospects. A qualitative, interpretive study was conducted using semi-structured interviews with 28 purposively sampled entrepreneurs from various sectors. Data were analysed using a thematic analysis approach to identify recurring patterns and constructs. A dominant theme was the pervasive challenge of access to formal finance, with over two-thirds of participants describing it as the principal constraint on growth. Concurrently, a strong sense of resilience and adaptive innovation emerged as entrepreneurs leveraged digital tools and informal networks to circumvent institutional gaps. The Tunisian entrepreneurial ecosystem is characterised by significant structural barriers, yet is dynamically shaped by resourceful actors who develop context-specific strategies for survival and growth. This agency is a crucial, yet often overlooked, component of the ecosystem. Policymakers and financial institutions should develop tailored, flexible financial products. Support programmes must move beyond generic training to facilitate peer-to-peer knowledge exchange and strengthen informal support networks. Entrepreneurship, Business Environment, Qualitative Research, Access to Finance, North Africa This paper provides a novel, empirically-grounded typology of entrepreneurial coping strategies, offering a nuanced framework for understanding how businesses navigate institutional voids in a middle-income African context.

**Keywords:** *Entrepreneurial ecosystem, North Africa, Business challenges, Qualitative analysis, Socio-economic landscape*

### Article Highlights

- Access to formal finance remains the principal growth constraint for Tunisian entrepreneurs.
- Entrepreneurs demonstrate resilience through adaptive innovation and digital tool adoption.
- Informal networks serve as critical support systems, circumventing institutional gaps.
- A novel typology of entrepreneurial coping strategies in institutional voids is presented.

### Policy Implications

Tailored financial products and support programmes that strengthen informal networks are needed to foster sustainable enterprise development.

*This qualitative study offers an in-depth analysis of entrepreneurial agency within a constrained ecosystem.*

## ABSTRACT-ONLY PUBLICATION

This is an abstract-only publication. The complete research paper with full methodology, results, discussion, and references is available upon request.

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